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Living longer but not healthier. Time to rethink chronic care

New research shows the growing burden of chronic diseases, calling for more prevention, earlier intervention and shared responsibility beyond health-care systems.

Zurich Insurance Group (Zurich) has published *The Value of Chronic Care*, a new report that analyzes how well health systems are responding to the growing burden of chronic diseases across all 38 OECD countries.

The research introduces an index that measures how well health-care systems are prepared to manage the rising burden of chronic disease. It suggests that outcomes aren't mainly driven by countries' healthcare spending. They depend more on how effectively care is organized, coordinated and delivered over time.

> People live longer, but too often with chronic conditions that affect their health, work and finances. Health-care systems must evolve to manage long-term conditions more effectively. Introducing prevention measures, intervening earlier and bridging public and private sectors can help people stay healthy, productive and financially resilient.
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> **Alison Martin**, CEO Life, Health and Bank Distribution

Chronic conditions, such as cardiovascular disease, cancer and mental health issues, are often long-term challenges. More people live with these conditions for many years, which can place increasing pressure on healthcare systems, economies and people's financial security.

At the same time, the report shows that countries with similar healthcare capacities perform very differently. Poorer outcomes are often linked to fragmented care, limited access and a lack of coordination. Switzerland, the Netherlands, Luxembourg, Norway and South Korea are among the top-performing countries. Latvia, Lithuania, Greece, Poland and Hungary are ranked lowest.

The Value of Chronic Care highlights a clear opportunity to act earlier, integrate care across the patient journey and expand responsibility beyond healthcare systems. In many markets, prevention still receives too little attention, with most spending focused on treatment rather than supporting people staying healthy. Policymakers, employers and insurers all have a role to play in shifting chronic care toward more proactive support that improves health, productivity and financial resilience over the long term.

Key findings at a glance

1) Chronic disease is shifting to long-term illness
Fewer people die early, but more live longer with chronic conditions – the main driver of lost healthy life (e.g. cancers and cardiovascular diseases, both at 21% in OECD). These are long-duration conditions that affect health, work and finances over time.

2) Outcomes depend on quality – not spending
Health system capacity is similar across some countries, but outcomes vary widely due to differences in effectiveness, coordination and access. Systems built for acute care are struggling to manage life-long conditions, even where spending is high.

3) The opportunity: earlier, integrated, shared care
Better outcomes come from prevention, coordinated care and broader responsibility across healthcare, employers and insurers. But prevention remains underfunded.

About the research

The Value of Chronic Care is based on analysis across all 38 OECD countries from 2014 to 2023 and covers more than 200 chronic conditions. It forms the second part of Zurich's *The Value of Health & Wellbeing* series, following *The Value of Mental Health*, published in May 2026.

Zurich Insurance Group (Zurich) is a leading global multi-line insurer founded more than 150 years ago, which has grown into a business serving more than 82 million customers in more than 200 countries and territories, while delivering industry-leading total shareholder returns.

Reflecting its purpose to 'create a brighter future together,' Zurich offers protection services that go beyond traditional insurance, to support its customers in building resilience. Since 2020, the Zurich Forest project has supported reforestation and biodiversity restoration in Brazil's Atlantic Forest.

The Group has more than 65,000 employees and is headquartered in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN) is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information is available at www.zurich.com.

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